

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary Francis Lombel
Kristine Ann Lombel
Debtors

Case No. 13-00011-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Feb 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2018.

db #+Gary Francis Lombel, 21 Second Mountain Road, Pine Grove, PA 17963-9010
jdb #+Kristine Ann Lombel, 21 Second Mountain Road, Pine Grove, PA 17963-9010
4246565 Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4246564 Fedloan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
4246567 Joan M. Geary, Tax Collector, 2 Millers Road, Schuylkill Haven, PA 17972-9387
4246943 +John A. DiGiambardino, Esquire, 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
4240424 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr.,
 Philadelphia, PA 19106-1541
4246568 Mazda Capital Svc., P.O. Box 78069, Phoenix, AZ 85062-8069
4246569 +Orange Lake Capital Mgmt, 8505 W. Irlo Bronson Mem Hwy, Kissimmee, FL 34747-8217
4240425 +Steel Mountain Capital Mgmt LLC, 3374 Walden Ave., Ste. 120, Depew, NY 14043-2437
4246571 +Wilson Resort Finance, 8505 W. Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Feb 08 2018 18:53:00 Recovery Management Systems Corporation,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4253443 +EDI: ACCE.COM Feb 08 2018 18:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
4246557 +EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
4246558 EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One, P.O. Box 5253,
 Carol Stream, IL 60197-5253
4246556 +EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One, P.O. Box 30285, Bankruptcy Dept.,
 Salt Lake City, UT 84130-0285
4246559 +EDI: CAPITALONE.COM Feb 08 2018 18:53:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
4246560 EDI: CHASE.COM Feb 08 2018 18:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4246561 +EDI: CAUT.COM Feb 08 2018 18:53:00 Chase Auto Finance, National Bankruptcy Department,
 201 N. Central Avenue AZ1-1191, Phoenix, AZ 85004-1071
4246562 +EDI: CHASE.COM Feb 08 2018 18:53:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
4246563 EDI: RCSFNBMARIN.COM Feb 08 2018 18:53:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
4246566 EDI: RMSC.COM Feb 08 2018 18:53:00 GECRB/Care Credit, P.O. Box 965036,
 Orlando, FL 32896-5036
4292616 EDI: JEFFERSONCAP.COM Feb 08 2018 18:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
4271188 EDI: CAUT.COM Feb 08 2018 18:53:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, P O Box 29505 AZ1-1191, Phoenix AZ 85038-9505
4297415 EDI: RESURGENT.COM Feb 08 2018 18:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
4244964 +E-mail/Text: bankruptcies@orangelake.com Feb 08 2018 19:02:28
 Orange Lake Country Club, Inc., 8505 W. Irlo Bronson Memorial Hwy.,
 Kissimeee, FL 34747-8201
4296695 EDI: PRA.COM Feb 08 2018 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
4244802 EDI: RECOVERYCORP.COM Feb 08 2018 18:53:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4246570 +EDI: RMSC.COM Feb 08 2018 18:53:00 Sam's Club Credit, c/o GE Capital Retail Bank,
 Attn: Box 103104, Bky Dept., Roswell, GA 30076-9104

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdi3trustee.com, TWecf@pamdi3trustee.com
John Anthony DiGiamberardino on behalf of Debtor 2 Kristine Ann Lombel jad@cdllawoffice.com,
dmk@cdllawoffice.com
John Anthony DiGiamberardino on behalf of Debtor 1 Gary Francis Lombel jad@cdllawoffice.com,
dmk@cdllawoffice.com
Joshua I Goldman on behalf of Creditor Steel Mountain Capital Management, LLC
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor Steel Mountain Capital Management, LLC
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Gary Francis Lombel**
First Name Middle Name Last Name

Debtor 2 **Kristine Ann Lombel**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-00011-JJT**

Social Security number or ITIN **xxx-xx-8460**
EIN **-----**

Social Security number or ITIN **xxx-xx-0436**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Francis Lombel

Kristine Ann Lombel

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

February 8, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.